

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	STEVEN L TAIT	§	Case No.: 09-00019
	KIMBERLY J TAIT	§	
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Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/02/2009.
- 2) The case was confirmed on 04/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on  
NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on  
NA.
- 5) The case was dismissed on 05/28/2009.
- 6) Number of months from filing to the last payment: 3
- 7) Number of months case was pending: 7
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 31,200.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 3,850.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 3,850.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,051.50
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 277.20
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 2,328.70**

Attorney fees paid and disclosed by debtor **\$ 1,448.50**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
COUNTRYWIDE HOME LOA	SECURED	123,862.00	.00	.00	.00	.00
COUNTRYWIDE HOME LOA	SECURED	NA	21,448.82	21,598.82	.00	.00
HSBC MORTGAGE CORP	SECURED	31,700.00	31,702.37	.00	.00	.00
HSBC MORTGAGE CORP	UNSECURED	562.00	NA	NA	.00	.00
HSBC MORTGAGE CORP	SECURED	.00	.00	.00	.00	.00
JP MORGAN CHASE BANK	SECURED	13,550.00	19,438.47	19,438.47	672.93	87.72
JP MORGAN CHASE BANK	UNSECURED	6,081.00	NA	NA	.00	.00
SANTANDER CONSUMER U	SECURED	14,000.00	20,263.51	18,971.00	675.07	85.58
SANTANDER CONSUMER U	UNSECURED	4,971.00	.00	1,292.51	.00	.00
PRIME ACCEPTANCE COR	SECURED	100.00	.00	.00	.00	.00
PRIME ACCEPTANCE COR	UNSECURED	100.00	NA	NA	.00	.00
VALOREM LLC	UNSECURED	1,056.00	NA	NA	.00	.00
APPLIED BANK	UNSECURED	986.00	986.51	.00	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	1,502.00	1,506.85	1,506.85	.00	.00
PALLINO RECEIVABLES	UNSECURED	287.00	284.75	284.75	.00	.00
LVNV FUNDING	UNSECURED	1,241.00	1,257.33	1,257.33	.00	.00
LVNV FUNDING	UNSECURED	552.00	554.08	554.08	.00	.00
HR IMAGING	UNSECURED	75.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	413.00	413.40	413.40	.00	.00
T MOBILE	UNSECURED	789.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	356.00	349.10	349.10	.00	.00
PALLINO RECEIVABLES	UNSECURED	300.00	846.83	846.83	.00	.00
LOWES MBGA	UNSECURED	261.00	NA	NA	.00	.00

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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MBNA	UNSECURED	6,536.00	NA	NA	.00	.00
PLAINS COMMERCE BANK	UNSECURED	245.00	245.01	245.01	.00	.00
COMPUCREDIT CORPORAT	UNSECURED	830.00	827.89	827.89	.00	.00
HSBC MORTGAGE CORP	OTHER	NA	NA	NA	.00	.00
HSBC MORTGAGE SERVIC	OTHER	NA	NA	NA	.00	.00
WASHINGTON MUTUAL CH	UNSECURED	NA	102.89	102.89	.00	.00
RJM ACQUISITIONS	UNSECURED	NA	495.34	495.34	.00	.00
APPLIED BANK	UNSECURED	NA	986.51	986.51	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	3,950.22	3,950.22	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	502.20	502.20	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	21,598.82	.00	.00
Debt Secured by Vehicle	38,409.47	1,348.00	173.30
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	60,008.29	1,348.00	173.30
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	13,614.91	.00	.00

**Disbursements:**

Expenses of Administration	\$ 2,328.70	
Disbursements to Creditors	\$ 1,521.30	
<b>TOTAL DISBURSEMENTS:</b>		\$ 3,850.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/12/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.